

Substitute for form 1449/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	10/667,353	
			Filing Date	September 23, 2003	
			First Named Inventor	Michael Cleary, et al	
			Art Unit	3691	
			Examiner Name	Bijendra K. Shrestha	
Sheet	1	of	1	Attorney Docket Number	J47004.000252

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figure Appear
	1	7,392,224	06-2008	Bauer et al.	
	2.	2002/0123965	09-2002	Phillips, Joyce	
	3.	2003/0097331	05-2003	Cohen, Morris E.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Foreign Patent Document Country Code ¹ -Number ² -Kind Code ³ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figure Appear	T ⁴
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NON PATENT LITERATURE DOCUMENTS					
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	C1	Tim Huber, The check is in the mail, like it or not, Minneapolis/St. Paul City Business, Minneapolis: Jan 18, 1997, Vol. 14, Iss. 33			
	C2	WikiAnswers, How do commercial banks make profit, http://wiki.answers.com/Q/How_do_commercial_banks_make_profit			
	C3				
	C4				
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